

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

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PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Date of mailing (day/month/year) 12 JUL 2005	
Applicant's or agent's file reference 11390-00001-WO	FOR FURTHER ACTION See paragraph 2 below
International application No. PCT/US04/14242	International filing date (day/month/year) 06 May 2004 (06.05.2004)
Priority date (day/month/year) 06 May 2003 (06.05.2003)	
International Patent Classification (IPC) or both national classification and IPC IPC(7): G06F 17/60 and US Cl.: 705/35, 39, 42	
Applicant LESNIAK, PAUL H	

1: This opinion contains indications relating to the following items:

- | | | |
|-------------------------------------|--------------|--|
| <input checked="" type="checkbox"/> | Box No. I | Basis of the opinion |
| <input type="checkbox"/> | Box No. II | Priority |
| <input type="checkbox"/> | Box No. III | Non-establishment of opinion with regard to novelty, inventive step and industrial applicability |
| <input type="checkbox"/> | Box No. IV | Lack of unity of invention |
| <input checked="" type="checkbox"/> | Box No. V | Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement |
| <input type="checkbox"/> | Box No. VI | Certain documents cited |
| <input type="checkbox"/> | Box No. VII | Certain defects in the international application |
| <input type="checkbox"/> | Box No. VIII | Certain observations on the international application |

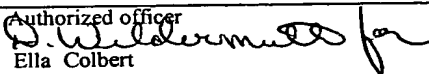
2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/ US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (703) 305-3230	Authorized officer  Ella Colbert Telephone No. 571-272-3600
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**WRITTEN OPINION OF THE
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International application No.

PCT/US04/14242

Box No. I Basis of this opinion

1. With regard to the language, this opinion has been established on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ This opinion has been established on the basis of a translation from the original language into the following language _____, which is the language of a translation furnished for the purposes of international search (under Rules 12.3 and 23.1(b)).

2. With regard to any nucleotide and/or amino acid sequence disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

☐ a sequence listing

☐ table(s) related to the sequence listing

b. format of material

☐ in written format

☐ in computer readable form

c. time of filing/furnishing

☐ contained in international application as filed.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

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Box No. V Reasoned statement under Rule 43 bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims <u>3-5, 9-11, 15-17, and 21-23</u>	YES
	Claims <u>1, 2, 6-8, 12-14, 18-20, and 24</u>	NO
Inventive step (IS)	Claims <u>3-5, 9-11, 15-17, and 21-23</u>	YES
	Claims <u>1, 2, 6-8, 12-14, 18-20, and 24</u>	NO
Industrial applicability (IA)	Claims <u>1-24</u>	YES
	Claims <u>NONE</u>	NO

2. Citations and explanations:

Claims 1, 2, 6-8, 12-14, 18-20, and 24 lack novelty under PCT Article 33(2) as being anticipated by US 2002/0161707 A1 (COLE et al), hereafter Cole, 31 October 2002.

As per claims 1, 7, 13, and 19, Cole teaches, A method for transferring funds from the United States to one or more nationals located in a country regulated by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury using a primary/secondary card, comprising:
receiving an application from a primary card by a primary card holder at a U.S. financial institution, the primary cardholder being an American resident from the country regulated by OFAC or a U.S. citizen having at least one relative who is a national located in a country regulated by OFAC (col. 1, page [0014]-[0016] and col. 2, page 5 [0071]); issuing a secondary card from the U.S. financial institution to each national sponsored by the primary cardholder ([col. 1, page 10 [0099]); providing a monetary limit on each secondary card in accordance with the regulations set by OFAC (col. 1, page 13 [0121]-[0123]); and billing the primary cardholder for any cash distributed to or goods purchased with any of the secondary cards ([col. 1, page 15 [0135]-col. 2 [0140], col. 2, page 17 [0152]-col. 1, page 18 [0154]).

As per claims 2, 8, 14, and 20, Cole teaches, A method for transferring funds as recited in claim 1, wherein the step of providing a monetary limit comprises providing two or more monetary limits on each secondary card, wherein a first monetary limit is set for one OFAC-regulated country and a second monetary limit is set for another OFAC-regulated country (col. 1, page 17 [0149]).

As per claims 6, 12, 18, and 24, Cole teaches, A method for transferring funds as recited in claim 4, further comprising billing the primary cardholder for any cash distributed to or goods purchased with the primary card (col. 1, page 18 [0158]-col. 1, page 19 [0160]).

Claims 3-5, 9-11, 15-17, and 21-23 meet the criteria set out in PCT Article 33(2)-(3), because the prior art does not teach or fairly suggest receiving a remittance affidavit at the U.S. financial institution for each national that the primary cardholder intends to sponsor and providing a monetary limit on the primary card according to a credit rating of the primary cardholder.

Claims 1-24 meet the criteria set out in PCT Article 33(4), and thus the invention can be used in the banking industry for transferring funds from the United States to nationals located in countries regulated by the Office of Foreign Assets Control ("OFAC") and has industrial applicability because the subject matter claimed can be made or used in industry.

----- NEW CITATIONS -----

NONE